

UNITED STATES HOUSE OF REPRESENTATIVES FINANCIAL DISCLOSURE STATEMENT

For New Members, Candidates, and New Employees

FORM B

SEP 17 2018

Page 1 of 8

Name: Peter Sheltzky Joffe Daytime Telephone: _____

SEP 20 AM 11:00

LEGISLATIVE RESOURCE CENTER

FILER STATUS

☒ New Member of or Candidate for U.S. House of Representatives State: AL District: 05

☐ Check if Amendment

(Office Use Only)

☐ New Officer or Employee
Employing Office: _____
Staff Filer Type (If Applicable):
☐ Shared ☐ Principal Assistant

Period Covered: January 1, _____ to _____

A \$200 penalty shall be assessed against any individual who files more than 30 days late.

PRELIMINARY INFORMATION - ANSWER EACH OF THESE QUESTIONS

A. Did you, your spouse, or your dependent child:

- a. Own any reportable asset that was worth more than \$1,000 at the end of the reporting period? or
b. Receive more than \$200 in unearned income from any reportable asset during the reporting period?

Yes ☒ No ☐

E. Did you hold any reportable positions during the reporting period or in the current calendar year up through the date of filing?

Yes ☒ No ☐

C. Did you or your spouse have "earned" income (e.g., salaries, honoraria, or pension/IRA distributions) of \$200 or more during the reporting period?

Yes ☒ No ☐

F. Did you have any reportable agreement or arrangement with an outside entity during the reporting period or in the current calendar year up through the date of filing?

Yes ☒ No ☐

D. Did you, your spouse, or your dependent child have any reportable liability (more than \$10,000) at any point during the reporting period?

Yes ☒ No ☐

J. Did you receive compensation of more than \$5,000 from a single source in the current year and two prior years?

Yes ☒ No ☐

ATTACH THE CORRESPONDING SCHEDULE IF YOU ANSWER "YES"

THIS FORM INCLUDES ONLY THE SCHEDULES THAT YOU ARE REQUIRED TO COMPLETE

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION - ANSWER BOTH OF THESE QUESTIONS

TRUSTS - Details regarding "Qualified Blind Trusts" approved by the Committee on Ethics and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust that benefits you, your spouse, or dependent child?

Yes ☐ No ☒

EXEMPTION - Have you excluded from this report any other assets, "unearned" income, or liabilities of a spouse or dependent child because they meet all three tests for exemption? Do not answer "yes" unless you have first consulted with the Committee on Ethics.

Yes ☐ No ☒

Page 2 of 8

Use additional sheets if more space is required.

Name: Peter Shetty Jackson Page 3 of 8

Use additional sheets if more space is required.

Name: Peter Shaffery Jefferson Page 4 of 8

EXCLUDE: Military pay (such as National Guard or Reserve pay), federal retirement programs, and benefits received under the Social Security Act.

INCOME LIMITS and PROHIBITED INCOME: Be advised that the income limit and prohibited income may apply to you after you are on House payroll. The 2017 limit on outside earned income for Members and employees compensated at or above the "senior staff" rate was \$27,765. The 2018 limit is \$28,050. In addition, certain types of income (notably honoraria, director's fees, and payments for professional services involving a fiduciary relationship) are totally prohibited for Members and senior staff.

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SCHEDULE D - LIABILITIES

Name: Peter Shaffery Johnson

Page 5 of 8

Report liabilities of over \$10,000 owed to any one creditor at any time during the reporting period by you, your spouse, or your dependent child. Mark the highest amount owed during the reporting period. **New Members:** Members are required to report all liabilities secured by real property including mortgages on their personal residence. **Exclude:** Any mortgage on your personal residence (unless you rent it out or are a Member); loans secured by automobiles, household furniture, or appliances; liabilities of a business in which you own an interest (unless you are personally liable); and liabilities owed to you by a spouse or the child, parent, or sibling of you or your spouse. Report a revolving charge account (i.e., credit card) only if the balance at the close of the reporting period exceeded \$10,000. *Column K is for liabilities held solely by your spouse or dependent child.

SP, DC, JT	Creditor	Date Liability Incurred MO/YR	Type of Liability	Amount of Liability										
				A	B	C	D	E	F	G	H	I	J	K
				\$10,001- \$15,000	\$15,001- \$50,000	\$50,001- \$100,000	\$100,001- \$250,000	\$250,001- \$500,000	\$500,001- \$1,000,000	\$1,000,001- \$5,000,000	\$5,000,001- \$25,000,000	\$25,000,001- \$50,000,000	Over \$50,000,000	Over \$1,000,000* (Spouse/DC Liability)
	Example First Bank of Wilmington, DE	5/98	Mortgage on Rental Property, Dover, DE				X							
JT	Regions Bank Visa	9/18	Credit card		X									
JT	American Express	9/18	(")		X									
JT	Capital One Visa	9/18	(")		X									
JT	Robert City Fed Visa	9/18	(")		X									
JT	Chase Bank Visa	1/18	(")		X									
JT	Citibank Visa	9/18	(")											

SCHEDULE E - POSITIONS

Report all positions, compensated or uncompensated, as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, nonprofit organization, labor organization, or educational or other institution other than the United States. **Exclude:** Positions held in any religious, social, fraternal, or political entities (such as political parties and campaign organizations); and positions solely of an honorary nature. **New Members and second-year candidates** report positions held in the reporting period and the current calendar year. **First-year candidates and new employees** report positions held in the current calendar year and two previous years.

Position	Name of Organization
Administrative	Turning Point Consultants, LLC

SCHEDULE F - AGREEMENTS

Name: Pat Sherry Johnson

Page 6 of 8

Identify the date, parties to, and general terms of any agreement or arrangement that you have with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties to Agreement	Terms of Agreement
1/17	City of Huntsville, Alabama	Defined benefit pension plan - annual compensation retirement

SCHEDULE J - COMPENSATION IN EXCESS OF \$5,000 PAID BY ONE SOURCE

Report sources of compensation received by you or your business affiliation for services provided directly by you during the current year and two prior years. This includes the names of clients and customers of any corporation, firm, partnership, or other business enterprise if you directly provided the services generating a fee or payment of more than \$5,000. Exclude: Payments by the U.S. government and any information considered confidential as a result of a privileged relationship recognized by law. Do not repeat information listed on Schedule C.

Source (Name and City/State)	Brief Description of Duties
Example: Doe Jones & Smith, Hometown, Homestate	Accounting Services
N/A	

**FILER NOTES
(Optional)**

Name: Peter Sheffer Jathman Page 7 of 8

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Use additional sheets if more space is required.

FILER NOTES
(Optional)

Name: Peter Sheffey Toffin Page 8 of 8

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Use additional sheets if more space is required.



Schwab One Account of
KERRY HOLDER JOFFRION

Account Number
Statement Period
July 1-31, 2018

Need help reading this statement?
Visit www.schwab.com/StatementGuide for more information.

Market Monitor

Rate
Bank Sweep: Interest Rate as of 0.22%
07/31

AB 02 000346 59629 H 2 A
KERRY HOLDER JOFFRION
4241 NOLEN AVE SE
HUNTSVILLE AL 35801



Your Independent Investment Manager and/or Advisor

HERITAGE WAY ADVISORS LLC
6833 STALTER DR STE 203
ROCKFORD IL 61108-2582
1 (815) 397-0900

The custodian of your brokerage account is: Charles Schwab & Co., Inc.
This report is provided by Schwab. Except as noted in the terms and conditions, your Investment Manager and/or Advisor is independently owned and operated and not an affiliate with Schwab. For questions about this statement, or if there is a change in your financial situation, investment objectives, or risk profile, please contact your Independent Investment Manager and/or Advisor.

Table of Contents	Page
Terms and Conditions	2
Change in Account Value	4
Asset Composition	4
For Your Information	4
Gain or (Loss) Summary	5
Income Summary	5
Margin Loan Information	5
Cash Transactions Summary	6
Investment Detail	6
Realized Gain or (Loss)	11
Transaction Detail	12
Bank Sweep Activity	15
Pending Corporate Actions	15
Endnotes For Your Account	16

HERITAGE WAY

ADVISORS

Your Independent Investment Advisor is not affiliated with or an agent of Schwab and Schwab does not supervise or endorse your Advisor.
Page 1 of 16



Terms and Conditions

This Account statement is furnished solely by Charles Schwab & Co., Inc. ("Schwab") for your Account at Schwab ("Account"). Schwab Institutional is a division of Charles Schwab & Co., Inc., and provides back office brokerage and related services to investment advisors and retirement plan providers. Unless otherwise defined herein, capitalized terms have the same meaning as in your Account Agreement. Schwab is a registered broker-dealer and is not affiliated with your investment advisor who may appear on this statement ("Advisor") except in the case of Charles Schwab Investment Advisory, Inc. ("CSIA"), Schwab Private Client Investment Advisory, Inc. ("SPCIA"), or an affiliated company that may act as the investment advisor on a third. Advisors are independently owned and operated. Schwab neither endorses nor recommends any particular Advisor or its investment strategy and has no responsibility to monitor trading by any Advisor in your Account. Schwab has not verified any statement accompanying any Advisor's logo appearing on this statement. Advisors provide brokerage and custody services for your Account. Schwab has agreements with Advisors under which Schwab provides Advisors with institutional trading, custody and related services, and products. Not all of these products and services may be available to your Account, and Schwab may provide them to Advisors on the Advisor's commitment to place a certain amount of its client assets in brokerage accounts at Schwab within a certain period of time. This commitment could influence an Advisor's recommendation or requirement that its clients establish brokerage accounts at Schwab.

GENERAL INFORMATION AND KEY TERMS:

If you receive any other communication from any source other than Schwab which purports to represent your holdings at Schwab (including balances held at a Depository Institution) you should verify its content with this statement.

ADP (Automatic Investment Plan): Customers: Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, this additional information normally detailed on a trade confirmation will be provided upon request.

Average Daily Balance: Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest. Bank Sweep and Bank Sweep for Benefit Plans features:

Bank Sweep acts as your agent and custodian in establishing and maintaining your Bank Sweep and Bank Sweep for Benefit Plans features as a Schwab Cash feature for your brokerage account. Deposit accounts constitute direct obligations of banks affiliated with Schwab and are not obligations of Schwab. Bank deposit accounts are insured by the FDIC within applicable limits. The balance in the bank deposit accounts can be withdrawn on your order and the proceeds refunded to your securities account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the Bank Sweep and Bank Sweep for Benefit Plans features, please refer to the Cash Features Disclosure Statement available online or from a Schwab representative.

Cash: Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not

segregated and may be used in the conduct of this firm's business. Current Yield: Annual dividend paid on an equity divided by the current market price.

Dividend Reinvestment Customers: Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. Further information on these transactions will be furnished upon written request.

Estimated Annual Income: Estimated annual income is derived from information provided by outside parties. Schwab cannot guarantee the accuracy of such information. Since the interest and dividends are subject to change at any time, they should not be relied upon exclusively for making investment decisions.

Fees and Charges: For those fees described in the statement as "Fee to Advisor", as authorized by you, Schwab debited your Account to pay the fees as instructed by your Advisor. It is your responsibility, and not Schwab's, to verify the accuracy of the fees. Margin interest charged to your Account during the statement period is included in this section of the statement.

Interest: For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its affiliated banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the Bank Sweep feature, interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month.

If on any given day, the interest that Schwab calculates for the Free Credit Balance in the Schwab One Interest feature in your brokerage account is less than \$1,000, you will not receive any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than \$1,000.

Margin Account Customers: This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the margin account as required by Regulation T is available for your inspection. Securities purchased on margin are Schwab's collateral for the loan to you. It is important that you fully understand the risks involved in trading securities on margin. These risks include:

- You can lose more funds than you deposit in the margin account.
 - Schwab can force the sale of securities or other assets in any of your accounts to maintain the required account equity without consulting you.
 - You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call.
 - Schwab can increase its "house" maintenance margin requirements at any time without advance written notice to you.
- Market Price:** The most recent price evaluation available to Schwab on the last business day of the report period, normally the last trade

price or bid as of market close. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Pricing of assets not held at Schwab is for informational purposes only. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as State Priced. For Limited Partnerships and Real Estate Investment Trusts (REIT) securities, you may see that the value reflected on your monthly account statement for this security is unpriced. NASD rules require that certain Limited Partnerships (direct participation programs) and Real Estate Investment Trusts (REIT) securities, that have not been priced within 18 months, must show as unpriced on customer statements. Note that these securities are generally illiquid, the value of the securities will be different than its purchase price, and, if applicable, that accurate valuation information may not be available.

Market Value: The Market Value is computed by multiplying the Market Price by the Quantity of Shares. This is the dollar value of your present holdings in your specified Schwab Account or a summary of the Market Value summed over multiple accounts.

Non-Publicly Traded Securities: All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party as provided by Schwab's Account Agreement. Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests.

Options Customers: Be aware of the following: 1) Commissions and other charges related to the execution of option transactions have been included in confirmations of such transactions previously furnished to you and will be made available promptly upon request. 2) You should exercise in proximity of any material changes in your investment objectives or financial situation. 3) Exercise assignment notices for the option contracts are allocated among customer short positions pursuant to an automated procedure which randomly selects from among all customer short option positions those contracts which are subject to exercise, including positions established on the day of assignment. 4) Realized gains/losses of underlying securities is adjusted to reflect the premiums of assigned or exercised options. Please consult your tax advisor or IRS publication 550, Investment Income and Expenses, for additional information on Options.

Schwab Sweep Money: Funds includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Transfer Agent, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yield is variable. If on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than 1/2 of 1 cent (\$0.005) your account will not earn a dividend for that day. In addition, if you do not receive at least 1 daily dividend of \$0.01 during

Terms and Conditions (continued)

a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower.

Securities Products and Services: Securities products and services are offered by Charles Schwab & Co., Inc. Member SIPC. Securities products and services, including unsegregated intraday funds and net credit balances held in brokerage accounts are not deposits or other obligations of, or guaranteed by, any bank, are not FDIC insured, and are subject to investment risk and may lose value. SIPC does not cover balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Beneficiaries Plans features.

Short Positions: Securities sold short will be identified through an "S" in Investment Detail. The market value of these securities will be requested as a debit and be netted against any long positions in Total Account Value.

Yield to Maturity: This is the actual average annual return on a note if held to maturity.

Gain (or Loss): Unrealized Gain (or Loss) and Realized Gain (or Loss) sections ("Gains/Losses" Section (b)) contain a gain or loss summary of your Account. This information has been provided on this statement at the request of your Advisor. This information is not a solicitation or a recommendation to buy or sell. It may, however, be helpful for investment and tax planning strategies. Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS.

Accrued Income: Accrued income is the sum of the total, second interest and/or dividend dividends on positions held in your Account, but the interest and/or dividends have not been received into your account. Schwab makes no representation that the amounts shown (or any other amounts) will be received. Accrued amounts are not covered by SIPC account protection until actually received and held in the Account.

IN CASE OF ERRORS OR DISCREPANCIES: If you find an error or discrepancy relating to your brokerage activity (either than an electronic fund transfer) you must notify us promptly, but no later than 10 days after the statement is sent or made available to you. If this statement shows that we have made or delivered security certificate(s) that you have not received, notify Schwab immediately. You may call us at 800-515-2157. Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions.

IN CASE OF COMPLAINTS: If you have a complaint regarding your Schwab statement, products or services, please write to the Client Advocacy Team at Charles Schwab & Co., Inc. Attention: Client Advocacy Team, 211 Main St., San Francisco, CA 94105, USA, or call Schwab Signature Alliance at 800-515-2157.

Address Changes: If you fail to notify Schwab in writing of any change of address or phone number, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account.

Additional Information:

We are required by law to report to the Internal Revenue Service adjusted cost basis information (if applicable), certain payments to you and credits to your Account during the calendar year. Retain this statement for income tax purposes. A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request. Any third party trademarks appearing herein are the property of their respective owners. Schwab and Charles Schwab Bank are affiliates of each other and subsidiaries of the Charles Schwab Corporation.

(1017-7MAX)



SchwabOne® Account of
KERRY HOLDER JOFFRION

Account Number
Statement Period
July 1-31, 2018

Account Value as of 07/31/2018: \$ 270,769.52

Change in Account Value	This Period	Year to Date
Starting Value	\$ 279,589.98	\$ 341,871.71
Credits	436.61	4,865.39
Debits	(20,373.48)	(86,325.41)
Transfer of Securities (In/Out)	0.00	0.00
Income Reinvested	0.00	0.00
Change in Value of Investments	11,116.41	10,357.83
Ending Value on 07/31/2018	\$ 270,769.52	\$ 270,769.52
Accrued Income ^d	332.88	
Ending Value with Accrued Income ^d	\$ 271,102.40	
Total Change in Account Value	\$ (8,820.48)	\$ (71,102.19)
Total Change with Accrued Income ^d	\$ (8,487.59)	

Asset Composition	Market Value
Cash and Bank Sweep X2	\$ 288.37
Equities	270,481.15
Total Assets Long	\$ 270,769.52
Net Loan Balance	0.00
Total Account Value	\$ 270,769.52

For Your Information

Important update:

- Thank you for the opportunity to serve you.

HERITAGE WAY

ADVISORS

Your Independent Investment Advisor is not affiliated with or an agent of
Heritage Way Advisors does not supervise or endorse your Advisor.
Page 4 of 16



Schwab Single Account of
KERRY HOLDER JOFFRION

Account Number

Statement Period
July 1-31, 2018

Gain or (Loss) Summary

All Investments	Realized Gain or (Loss) This Period		Unrealized Gain or (Loss)	
	Short Term	Long Term	Year to Date	
Values may not reflect all of your gains/losses.	\$1,011.83	\$7,237.36	\$87,162.05	

Income Summary

	This Period		Year to Date	
	Federally Tax-Exempt	Federally Taxable	Federally Tax-Exempt	Federally Taxable
Bank Sweep Interest	0.00	0.27	0.00	6.36
Cash Dividends	0.00	426.70	0.00	4,729.43
Total Income	0.00	426.97	0.00	4,735.79

Interest Paid on Margin Loan-This Period ²

Interest Paid on Margin Loan-Year to Date ²

²Certain margin loan interest may be deductible; consult your tax advisor.

Margin Loan Information

This Period	Margin Loan Balance	Funds Available to Withdraw*	Securities Buying Power*	Margin Loan Rates Vary by Balance
	0.00	141,406.37	282,813.48	6.00% - 9.32%

The opening margin loan balance for the statement period was \$0.00.

For more information about the margin feature, please visit schwab.com/margin.

*Values include any cash plus the amount available using margin borrowing.



Cash Transactions Summary

	This Period	Year to Date
Starting Cash*	\$ 2,114.53	\$ 4,780.98
Deposits and other Cash Credits	0.00	0.00
Investments Sold	18,110.71	123,021.76
Dividends and Interest	426.97	4,735.79
Withdrawals and other Debits	(20,000.00)	(85,000.00)
Investments Purchased	0.00	(46,054.33)
Fees and Charges	(363.84)	(1,195.81)
Total Cash Transaction Detail	(1,826.16)	(4,492.59)
Ending Cash*	\$ 288.37	\$ 288.37

* Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.

Investment Detail - Cash and Bank Sweep

	Starting Balance	Ending Balance
Cash	87.15	96.63
Total Cash	87.15	96.63
Bank Sweep		
Bank Sweep x2	2,027.38	191.74
Total Bank Sweep	2,027.38	191.74
Total Cash and Bank Sweep		288.37

Schwab has provided accurate gain and loss information whenever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.



Schwab One Account of
KERRY HOLDER JOFFRION

Account Number
Statement Period
July 1-31, 2018

Investment Detail - Equities

Equities	Quantity	Market Price	Market Value	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
			Cost Basis			
A T & T INC (M) SYMBOL: T	150.0000	31.97000	4,795.50	(537.30)	6.25%	300.00
Accrued Dividend: 75.00						
ABBOTT LABORATORIES (M) SYMBOL: ABT	150.0000	65.54000	9,831.00	4,746.00	1.70%	158.00
Accrued Dividend: 42.00						
ABBVIE INC (M) SYMBOL: ABBV	75.0000	92.23000	6,917.25	3,588.68	4.18%	288.00
Accrued Dividend: 72.00						
ACCENTURE PLC CLASS A SYMBOL: ACN	50.0000	159.33000	7,966.50	4,271.20	1.66%	133.00
Accrued Dividend: 72.00						
ANALOG DEVICES INC (M) SYMBOL: ADI	75.0000	96.14000	7,210.50	380.81	1.99%	144.00
Accrued Dividend: 72.00						
AUTO DATA PROCESSING (M) SYMBOL: ADP	50.0000	134.89000	6,749.50	651.30	2.04%	138.00
Accrued Dividend: 72.00						
BANK OF NY MELLON CO (M) SYMBOL: BK	150.0000	53.47000	8,020.50	3,372.00	1.79%	144.00
Accrued Dividend: 72.00						
BLACKROCK INC (M) SYMBOL: BLK	10.0000	502.76000	5,027.60	(804.55)	2.28%	115.20
Accrued Dividend: 72.00						

Schwab has provided accurate gain and loss information whenever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see Endnotes for your Account section for an explanation of the endnote codes and symbols on this statement.



Schwab One® Account of
KERRY HOLDER JOFFRION

Account Number
Statement Period
July 1-31, 2018

Investment Detail - Equities (continued)

Equities (continued)	Quantity	Market Price	Market Value	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
			Cost Basis			
BRIT AMER TOBACCO F (M) SPONSORED ADR 1 ADR REPS 1 ORD SHS SYMBOL: BTI	150.0000	54.78000	8,217.00 8,552.68	(335.68)	4.82%	396.69
Accrued Dividend: 101.68						
CHEVRON CORP (M) SYMBOL: CVX	50.0000	126.27000	6,313.50 3,496.89	2,816.61	3.54%	224.00
CISCO SYSTEMS INC (M) SYMBOL: CSCO	150.0000	42.29000	6,343.50 3,160.16	3,183.34	3.12%	198.00
COLGATE-PALMOLIVE CO (M) SYMBOL: CL	100.0000	67.01000	6,701.00 5,957.65	743.35	2.50%	168.00
Accrued Dividend: 42.00						
DOMINION ENERGY INC (M) SYMBOL: D	100.0000	71.71000	7,171.00 6,430.42	740.58	4.65%	334.00
DUNKIN BRANDS GROUP (M) SYMBOL: DNKN	100.0000	69.63000	6,963.00 4,115.84	2,847.16	1.99%	139.00
ENBRIDGE INC F (M) SYMBOL: ENB	150.0000	35.43000	5,314.50 3,516.22	1,798.28	5.83%	310.29
EXXON MOBIL CORP (M) SYMBOL: XOM	75.0000	81.51000	6,113.25 5,877.60	235.65	4.02%	246.00
GLAXOSMITHKLINE PLC F (M) SPONSORED ADR 1 ADR REPS 2 ORD SHS SYMBOL: GSK	175.0000	41.59000	7,278.25 6,588.63	589.62	4.84%	352.28

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.



Schwab One Account of
KERRY HOLDER JOFFRION

Account Number
Statement Period
July 1-31, 2018

Investment Detail - Equities (continued)

Equities (continued)							
	Quantity	Market Price	Market Value	Unrealized	Estimated	Estimated	
			Cost Basis	Gain or (Loss)	Yield	Annual Income	
HERSHEY CO ^(M)	75.0000	98.21000	7,365.75	511.23	2.87%	196.80	
SYMBOL: HSY			6,854.52				
HOME DEPOT INC ^(M)	25.0000	197.52000	4,938.00	2,917.85	2.08%	103.00	
SYMBOL: HD			2,020.15				
INTEL CORP ^(M)	150.0000	48.10000	7,215.00	4,388.38	2.49%	180.00	
SYMBOL: INTC			2,826.62				
INTL FLAVORS& FRAGRA ^(M)	50.0000	132.76000	6,638.00	438.92	2.07%	138.00	
SYMBOL: IFF			6,199.08				
J P MORGAN CHASE & CO ^(M)	75.0000	114.95000	8,621.25	6,572.63	1.94%	168.00	
SYMBOL: JPM			2,048.62 *				
JOHNSON & JOHNSON ^(M)	50.0000	132.52000	6,626.00	1,910.20	2.71%	180.00	
SYMBOL: JNJ			4,715.80				
MARATHON PETE CORP ^(M)	100.0000	80.83000	8,083.00	3,910.82	2.27%	184.00	
SYMBOL: MPC			4,172.38				
MICROSOFT CORP ^(M)	75.0000	106.08000	7,956.00	8,067.43	1.58%	128.00	
SYMBOL: MSFT			1,888.57				
NIKE INC ^(M)	100.0000	78.91000	7,691.00	2,442.15	1.04%	80.00	
CLASS B			5,248.85				
SYMBOL: NKE							
NORFOLK SOUTHERN CO ^(M)	50.0000	169.00000	8,450.00	4,629.20	1.70%	144.00	
SYMBOL: NSC			3,820.80				

Schwab has provided accurate gain and loss information whenever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.





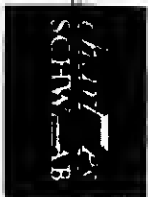
Schwab One® Account
KERRY HOLDER JOFFRION

Account Number
Statement Period
July 1-31, 2018

Investment Detail - Equities (continued)

Equities (continued)	Quantity	Market Price	Market Value	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
			Cost Basis			
NOVARTIS AG F (M)	100.0000	83.9000	8,390.00	3,532.52	N/A	N/A
SPONSORED ADR			4,857.48			
1 ADR REPS 1 ORD SHS						
SYMBOL: NVS						
PFIZER INC (M)	200.0000	39.5300	7,986.00	2,418.65	3.40%	272.00
SYMBOL: PFE			5,567.35			
T ROWE PRICE GROUP (M)	50.0000	119.0800	5,954.00	2,561.75	2.35%	140.00
SYMBOL: TROW			3,392.25			
THE COCA-COLA CO (M)	150.0000	46.6300	6,994.50	3,319.50	3.34%	234.00
SYMBOL: KO			3,675.00*			
TORONTO-DOMINION BK F (M)	125.0000	59.1800	7,397.50	265.89	3.47%	257.07
SYMBOL: TD			7,131.61			
TRAVELERS COMPANIES (M)	45.0000	130.1400	5,856.30	2,328.66	2.36%	138.60
SYMBOL: TRV			3,527.64			
U S BANCORP (M)	150.0000	53.0100	7,951.50	2,605.35	2.26%	180.00
SYMBOL: USB			5,346.15			
UNITED PARCEL SRVC (M)	75.0000	119.8900	8,991.75	188.02	3.03%	273.00
CLASS B			8,803.73			
SYMBOL: UPS						
UNITED TECHNOLOGIES (M)	50.0000	135.7400	6,787.00	2,200.30	2.06%	140.00
SYMBOL: UTX			4,586.70			
VF CORP (M)	75.0000	92.0700	6,905.25	2,940.81	1.99%	138.00
SYMBOL: VFC			3,964.44			

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Schwab Credit Account of
KERRY HOLDER JOFFRION

Account Number
Statement Period
July 1-31, 2018

Investment Detail - Equities (continued)

Equities (continued)	Quantity	Market Price	Market Value	Unrealized Gain or (Loss)			Estimated Yield	Estimated Annual Income
				Unrealized	Estimated	Yield		
21ST CE NT FOX (W)	150.0000	45.00000	6,750.00	2,524.94	0.80%			54.00
CLASS A			4,225.06					
SYMBOL: FOXA								
Total Equities	3,650.0000		270,451.15	87,162.05				7,124.83
		Total Cost Basis:	183,319.10					

Total Accrued Dividend for Equities: 332.88

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.

Total Investment Detail		270,799.52
Total Account Value		270,799.52
Total Cost Basis		183,319.10

Realized Gain or (Loss)

Short Term		Acquired/	Sold/	Total Proceeds	Cost Basis	Realized Gain or (Loss)
21ST CE NT FOX	CLASS A	Quantity/Par	Opened	Closed		
FOXA		50.0000	08/10/17	07/09/18	2,420.19	1,408.36
Total Short Term					2,420.19	1,011.83

Schwab has provided accurate gain and loss information whenever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.





Schwab One Account of
KERRY HOLDER JOFFRION

Account Number
Statement Period
July 1-31, 2018

Realized Gain or (Loss) (continued)

Long Term	Quantity/Par	Acquired/		Total Proceeds	Cost Basis	Realized
		Opened	Sold/			Gain or (Loss)
DUNKIN BRANDS GROUP: DNKN	25.0000	11/13/15	07/09/18	1,751.03	1,028.96	722.07
NOVARTIS AG FSPONSORED ADR	25.0000	07/08/10	07/09/18	1,921.42	1,214.37	707.05
1 ADR REPS: NVS						
T ROWE PRICE GROUP: TROW	25.0000	10/05/16	07/09/18	2,917.39	1,696.13	1,221.26
ENBRIDGE INC F: ENB	50.0000	12/11/15	07/20/18	1,719.72	1,172.07	547.65
HOME DEPOT INC: HD	25.0000	03/13/14	07/20/18	5,089.83	2,020.15	3,069.68
VF CORP: VFC	25.0000	03/08/17	07/20/18	2,311.13	1,321.48	989.65
Total Long Term				16,690.52	8,453.16	7,237.36

Total Realized Gain or (Loss)

16,110.71

9,881.52

6,229.19

Schwab has provided accurate realized gain and loss information whenever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. If all data for a given investment is not available, the investment will not be listed here.
Option Customers: Realized gain/loss of underlying securities is adjusted to reflect the premiums of assigned or exercised options. Please consult IRS publication 550, Investment Income and Expenses, for additional information on Options.

Transaction Detail - Purchases & Sales

Equities Activity

Settle Date	Trade Date	Transaction	Description	Quantity	Unit Price	Total Amount
07/11/18	07/09/18	Sold	DUNKIN BRANDS GROUP: DNKN	(25.0000)	70.5600	1,751.03
07/11/18	07/09/18	Sold	NOVARTIS AG F SPONSORED ADR: NVS	(25.0000)	77.3780	1,921.42
07/11/18	07/09/18	Sold	T ROWE PRICE GROUP: TROW	(25.0000)	117.2150	2,917.39
07/11/18	07/09/18	Sold	21ST CENT FOX CLASS A: FOXA	(50.0000)	48.6634	2,420.19
07/24/18	07/20/18	Sold	ENBRIDGE INC F: ENB	(50.0000)	34.6538	1,719.72

Schwab has provided accurate gain and loss information whenever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings.
Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.



Schwab Client Account of
KERRY HOLDER JOFFRION

Account Number
Statement Period
July 1-31, 2018

Transaction Detail - Purchases & Sales (continued)

Equities Activity (continued)

Settle Date	Trade Date	Transaction	Description	Quantity	Unit Price	Total Amount
07/24/18	07/20/18	Sold	HOME DEPOT INC: HD	(25.0000)	203.3138	5,069.83
07/24/18	07/20/18	Sold	VF CORP: VFC	(25.0000)	92.9643	2,311.13
Total Equities Activity						18,110.71
Total Purchases & Sales						18,110.71

Transaction Detail - Deposits & Withdrawals

Transaction Process	Date	Activity	Description	Location	Credit/(Debit)
07/09/18	07/09/18	MoneyLink Txn	Tfr REGIONS BANK, KERRY HOLDER SIB		(10,000.00)
07/20/18	07/20/18	MoneyLink Txn	Tfr REGIONS BANK, KERRY HOLDER SIB		(10,000.00)
Total Deposits & Withdrawals					(20,000.00)

The total deposits activity for the statement period was \$0.00. The total withdrawals activity for the statement period was \$20,000.00.

Transaction Detail - Dividends & Interest (including Money Market Fund dividends reinvested)

Transaction Process	Date	Activity	Description	Credit/(Debit)
07/01/18	07/02/18	Qualified Dividend	AUTO DATA PROCESSING: ADP	34.50
07/02/18	07/02/18	Qualified Dividend	THE COCA-COLA CO: KO	58.50
07/05/18	07/05/18	Qualified Dividend	NIKE INC: NKE	20.00
07/06/18	07/06/18	Qualified Dividend	INTL FLAVOR& FRAGRA: IFF	34.50
07/12/18	07/12/18	Qualified Dividend	GLAXOSMITHKLINE PLC: F: GSK	88.07
07/15/18	07/16/18	Bank Interest XZ	BANK INT 061618-071518	0.27
07/16/18	07/16/18	Qualified Dividend	U S BANCORP: USB	45.00

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Transaction Detail - Dividends & Interest (Including Money Market Fund dividends reinvested) (continued)

Transaction	Date	Process	Activity	Description	Credit/(Debit)
07/25/18	07/25/18	Qualified Dividend	CISCO SYSTEMS INC: CSCO		49.50
07/31/18	07/31/18	Qualified Dividend	J P MORGAN CHASE & CO: JPM		42.00
07/31/18	07/31/18	Foreign Tax Paid	TORONTO-DOMINION BK F: TD		(9.64)
07/31/18	07/31/18	Qualified Dividend	TORONTO-DOMINION BK F: TD		64.27
Total Dividends & Interest					426.97

Transaction Detail - Fees & Charges

Transaction	Date	Process	Activity	Description	Credit/(Debit)
07/03/18	07/03/18	Advisor Fee	MGMT FEE TO ADVISOR		(349.49)
07/12/18	07/12/18	ADR Pass Thru Fee	GLAXOSMITHKLINE PLC F		(0.88)
07/30/18	07/30/18	Margin Interest	INTEREST 06/28THRU 07/29		(13.47)
Total Fees & Charges					(363.84)

The opening margin loan balance on 07/01 was \$0.00.
The margin interest period does not correspond to the statement period. Retain this statement for use in conjunction with the next statement.
07/09 through 07/10: \$4.19 based on 9.325% margin interest rate charged on average daily balance of \$(3,088.51).
07/20 through 07/23: \$9.29 based on 9.325% margin interest rate charged on average daily balance of \$(3,950.90).

Total Transaction Detail
(1,826.16)



Schwab One Account of
KERRY HOLDER JOFFRION

Account Number

Statement Period
July 1-31, 2018

Bank Sweep Activity

Transaction Date	Transaction	Description	Withdrawal	Deposit	Balance x2
Opening Balance x2					2,027.38
07/02/18	Auto Transfer	BANK CREDIT FROM BROKERAGE X		87.15	2,114.53
07/03/18	Auto Transfer	BANK CREDIT FROM BROKERAGE X		93.00	2,207.53
07/05/18	Auto Transfer	BANK TRANSFER TO BROKERAGE	349.49		1,858.04
07/06/18	Auto Transfer	BANK CREDIT FROM BROKERAGE X		20.00	1,878.04
07/08/18	Auto Transfer	BANK CREDIT FROM BROKERAGE X		34.50	1,912.54
07/10/18	Auto Transfer	BANK TRANSFER TO BROKERAGE	1,912.54		0.00
07/11/18	Auto Transfer	BANK CREDIT FROM BROKERAGE X		922.57	922.57
07/13/18	Auto Transfer	BANK CREDIT FROM BROKERAGE X		87.19	1,009.78
07/15/18	Interest Paid x2	BANK INTEREST		0.27	1,010.03
07/17/18	Auto Transfer	BANK CREDIT FROM BROKERAGE X		45.00	1,055.03
07/23/18	Auto Transfer	BANK TRANSFER TO BROKERAGE	1,055.03		0.00
07/24/18	Auto Transfer	BANK CREDIT FROM BROKERAGE X		155.71	155.71
07/26/18	Auto Transfer	BANK CREDIT FROM BROKERAGE X		49.50	205.21
07/31/18	Auto Transfer	BANK TRANSFER TO BROKERAGE	13.47		191.74
Total Activity					3,350.53
Ending Balance x2					1,917.74

Bank Sweep: Interest Rate as of 07/31/18 was 0.22%. Your interest period was 06/16/18 - 07/15/18. 2

Pending Corporate Actions

Transaction	Quantity	Payable Date	Rate per Share	Share Distribution	Cash Distribution
AT & T INC	150.0000	08/01/18	0.5000		75.00
BRIT AMER TOBACCO F	150.0000	08/13/18	0.6791		101.88

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Schwab One Account of
KERRY HOLDER JOFFRION

Account Number

Statement Period
July 1-31, 2018

Pending Corporate Actions (continued)

	Transaction	Quantity	Payable Date	Rate per Share	Share Distribution	Cash Distribution
ABBOTT LABORATORIES	Qualified Dividend	150,0000	08/15/18	0.2800		42.00
ABBVIE INC	Qualified Dividend	75,0000	08/15/18	0.9600		72.00
COLGATE-PALMOLIVE CO	Qualified Dividend	100,0000	08/15/18	0.4200		42.00
Total Pending Corporate Actions						362.88

Pending transactions are not included in account value.

Endnotes For Your Account

Symbol Endnote Legend

- (M) Denotes a security that is marginable. Some mutual fund or ETF investments may not be immediately marginable.
- * You authorize Schwab to debit your account to pay investment management fees per the authorization you granted in your Account Application. Schwab does not review or monitor these fee payments. Contact your Investment Manager if you have questions.
- a Data for this holding has been edited or provided by the advisor.
- d Accrued income is the sum of the total accrued interest and/or accrued dividends on positions held in your brokerage account, but the income and/or dividends have not been received into your account and Schwab makes no representation that they will. Accrued amounts are not covered by SIPC account protection until actually received and held in the account.
- X Bank Sweep deposits are held at FDIC-insured bank(s) ("Banks") that are affiliated with Charles Schwab & Co., Inc.
- Z For Bank Sweep and Bank Sweep for Benefit Plan features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its affiliated banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period.